

Table N-2

Table N-2 Needs Statement - LMI Renter Household

Community	No. LMI Households	Pct. LMI Households	Income Category
Clermont County	3,671	33.9%	0-30% Median Income
	2,807	25.9%	30-50% Median Income
	4,362	40.2%	50-80% Median Income
	10,840	100%	Total

Complete the information in the table and below each table provide a corresponding narrative that describes needs.

1. Housing Preservation	
S	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
S	Special Needs

Narrative:

A. There is a substantial need for housing preservation in rental units. The estimated number of renter units in need of rehabilitation due to lead hazard is 523. There are also units that may need rehabilitation due to being built before 1950 and due to selected financial and physical conditions. The number of rental units built prior to 1950 is 2,260 and the number of units with selected financial and physical conditions is 5,620.

B. The majority of the households that have been assisted with previous CHIP funds have been middle-aged families with 2 to 4 children, and between the 50-80% median income range.

C. Based upon geographic data, there are specific areas that need housing activities more than others. The majority of the areas that are LMI are also areas with a substantial amount of pre-1950 homes.

D. The majority of housing stock that will generally be rehabilitated are pre-1950 and two or more stories high. They may also have many deficient components such as roof, furnace, plumbing, electric, doors, and windows. Based on previous CHIP experience, the projected average cost of rental rehabilitation is \$23,500.00. The maximum amount of money spent on rental rehabilitation per unit is \$25,000.00. The landlord is required to pay 40% up front and CHIP funds are used for the other 60%. The amount funded through the CHIP program is a five year deferred loan that declines annually.

E. Due to Clermont County being rural, there is an anticipation of several wells and septic repairs and replacements. This is due to inaccessibility to city water and sewer facilities. Health inspections will be performed to determine the need and to prepare bid specifications.

2. Lead-Based Paint Mitigation	
S	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
S	Special Needs

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Narrative:

- A. Based on Table G-4, there are approximately 1,554 LMI occupied units with lead hazard, or 37.8% percent. Of those units, 343 are rental units.
- B. There is a correlation between the areas that are LMI and areas that are pre-1950 housing units, but there is not a strong correlation with the locations that have children with elevated blood levels. They are sporadically located throughout the county.
- C. The implications of lead-based paint hazard reduction needs impact the housing preservation and rehabilitation activities because: 1. It greatly increases the cost of rehabilitation. 2. It is more difficult to obtain contractors due to training requirements and licenses. 3. The number of walk-aways will increase due to higher costs. 4. It causes more inconveniences for the homeowner and the contractor.
- D. Hazard reduction can be accomplished by the replacement of windows, doors, and any other friction item in the household. Also trim, walls, and floors can be encapsulated to reduce the lead dust in the home. This work needs to be completed by contractors that have been licensed by a HUD approved licensing facility. The families or public can obtain information on lead thru their local Health Department.

3. Attainability/Availability	
S	0-30% Median Income
S	30-50% Median Income
M	50-80% Median Income
S	Special Needs

Narrative:

- A. There are approximately 2,807 people that spend >30% to <=50% of their household income on rent, and there are 4,362 people that spend >50% to <=80% of their household income on rent. The cost of rental housing is somewhat attainable to LMI households.
- B. The median gross rent is currently \$552 per month. This is 23.5% of the monthly household income of in 1999. The maximum amount of rent is not allowed to be over 30% of the total household income. Rental units are suitable, by cost and bedroom size, for the LMI people in this area, but there is a large need for more of them. If a LMI renter household seeks to purchase a home, there is not much available in the current housing stock or financing.
- C. Rental units are suitable, by cost and bedroom size, for the LMI people in this area, but there is a large need for more of them. If a LMI renter household seeks to purchase a home, there is not much available in the current housing stock or financing.
- D. At this time there are not any newly constructed market-rate units in Clermont County.

4. Supportive Services	
S	0-30% Median Income
S	30-50% Median Income
S	50-80% Median Income
NA	Special Needs

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Narrative:

A. To what extent do supportive services exist for renters?

There is very little in the way of supportive services available to renters in the service area. There are limited transportation options available to provide access to and from places of employment. There are limited legal services available to answer questions regarding renter's rights or provide assistance in matters relating to requests for repairs, withholding of rent, eviction etc. Many renters are renters because of their inability to purchase a home due to bad credit or other financial issues. There is next to nothing available in the service area in the way of credit counseling, money management, credit repair etc. What are available are either through the local Extension Office or the Department of Job and Family Services. Renters do not generally qualify for any assistance with emergency repairs to their unit. They may sometimes qualify for assistance with their heat/utility payments. That assistance is usually available only after the renter has reached a point of utility service shut-off.

B. Identify fair housing needs and impediments to housing choice. See Table S-3.